

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND

In re:

LESA ANN GLATFELTER

Debtor

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Case No. 09-23367-JFS

(Chapter 13)

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OBJECTION TO CONFIRMATION OF PLAN

Ellen W. Cosby, Trustee, having reviewed the Chapter 13 statement and plan filed in this case, having examined the Debtor at the Section 341 meeting, and having reviewed any additional information and documentation deemed pertinent, objects to confirmation of the Debtor's Amended Plan filed October 13, 2009 for the reasons stated below.

OUTSTANDING ITEMS FROM PRIOR OBJECTION:

1. Counsel for the Debtor has failed to provide his affirmation regarding the status of sole and joint unsecured debts.
2. The Debtor has failed to submit an accurate, independent, valuation for her 1975 Chevrolet Corvette.
3. The Debtor has failed to address the disposable income issues previously raised by the Trustee:
 - a. Income documentation averages \$214.00 per month higher than scheduled.
 - b. The Debtor has failed provide an itemization, with supporting documentation, of the \$600.00 per month expense for her Spouse's bills listed in Schedule J.
 - c. The Debtor's plan proposes payment in full of joint unsecured debts, which benefits her non-filing Spouse. The documentation submitted by the Debtor shows that her income represents approximately 60% of the net household income. The Trustee asserts that the Debtor's household budget and plan allocate a disproportionate and unreasonable share of household income to benefit her Spouse. As a result, the Debtor's creditors are prejudiced because the income generated by the Debtor is being diverted to subsidize the non-filing Spouse's payments to his creditors. Clearly such allocation is prejudicial and unreasonable.

NEW OBJECTIONS:

4. The plan fails to provide for payment of the secured arrears claim filed by BAC Home (\$1,189.11).
5. The Debtor has failed to file the required Pre-Confirmation Certification.
6. The Debtor has failed to make the \$464.00 plan payment due October 21, 2009 in this case.

Dated: October 23, 2009

/s/ Ellen W. Cosby

Ellen W. Cosby
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Baltimore, MD 21284-0016
(410) 825-5923
inquiries@ch13balt.com
Chapter 13 Trustee

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a copy of the foregoing Objection was transmitted electronically through CM/ECF to Adam M. Freiman, Esquire, attorney for the Debtor and was mailed by first-class mail on October 23, 2009 to the Debtor.

Lesa Ann Glatfelter
138 Wilgate Road
Owings Mills, MD 21117

/s/ Ellen W. Cosby

Ellen W. Cosby